



Do not send cash.  
Make checks payable to  
**U.S. DEPARTMENT OF EDUCATION**  
Write your account number on your check.

**RETURN THIS PORTION WITH YOUR PAYMENT**

NOTE: NAME/ADDRESS/PHONE NO. CHANGES ON BACK

Account Number	Principal Balance	Interest
██████████	\$127,526.28	\$10,296.56
Penalty Charges	Fees & Costs	Total Balance
\$0.00	\$0.00	\$137,822.84
		<b>AMOUNT PAID:</b>

SEND PAYMENT TO:

\*\*\*\*\*AUTO\*\*MIXED AADC 208 1-4

SAIBOU NMN SIDIBE  
537 TINTON AVE APT 22  
BRONX NY 10455-4536

US DEPARTMENT OF EDUCATION  
NATIONAL PAYMENT CENTER  
PO BOX 105028  
ATLANTA GA 30348-5028

KEEP THIS PORTION FOR YOUR RECORDS

March 30, 2018

The U.S. Department of Education (the Department) now holds the defaulted student loan(s), for which you are responsible. The entire outstanding balance for the loan(s) is now due. You will also be liable for the costs of collecting the loan(s). These charges can add substantially to the amount needed to satisfy your debt.

The Department wants you to know that paying your debt by a mutually agreeable installment plan may make your loan(s) eligible for loan rehabilitation or payoff through consolidation, which will remove your loan(s) from default status and may improve your credit rating, and will make you eligible for additional Title IV student financial assistance.

To remedy your default status, you can pay the total amount due immediately (follow the instructions on the above coupon), or contact our customer service representative to enter into an acceptable Repayment Agreement or to find out additional information on the benefits of the Department's loan "rehabilitation" and "consolidation" programs. You may contact our Customer Service Center at 1-800-621-3115 (TTY 1-877-825-9923).

All of the Department's repayment opportunities are designed to assist you in remedying your defaulted student loan status.

Failure on your part to repay your debt may result in the Department moving against you with one or all of the following collection measures:

- We will report your default status on the loan(s) to national credit reporting agencies; this may hurt your ability to obtain further credit.
- We can refer your debt to a collection agency, and charge you the costs incurred by the Department in having that agency collect the debt(s). These costs are currently up to 25% of the principal and interest owed on your loan. The Department applies any payments you make first to these costs, and then to your loan balance. This will increase the cost to you of paying off your loan by up to 25%.
- We can notify your employer to initiate garnishment of your wages.
- We can refer your debt to the U.S. Attorney for litigation.
- We can perform computer matches with other Federal agencies to determine if you are a government employee or recipient of other Federal aid for purposes of offsetting all or a percentage of these funds.
- We can refer your debt to the Department of the Treasury for offset of Federal and/or State payments due you (including your Federal income tax refund).
- If you have other debt that is or will be in a forced collection status (wage garnishment, Federal salary offset, or U.S. Treasury offset), this defaulted student loan debt may be subject to those forced collections as well.

# NOTE CHANGES ONLY

**SEND PAYMENT TO:**

US DEPARTMENT OF EDUCATION  
NATIONAL PAYMENT CENTER  
PO BOX 105028  
ATLANTA GA 30348-5028

**KEEP THIS PORTION FOR YOUR RECORDS**

To request an administrative review of this debt, copies of documents, or an opportunity to dispute this debt, you must send a written request to the following address: (NOTE: the Department may use a contractor to provide information, arrange repayment terms, and process payments.)

US DEPARTMENT OF EDUCATION  
PO BOX 5609  
GREENVILLE TX 75403-5609

For more information about student loans, visit the Department's Web site at [StudentAid.ed.gov](http://StudentAid.ed.gov).

Sincerely,

Mark LaVia